The Solo-Agers Decision Guide: Introduction

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Are You, or Might You Someday Be, a "Solo-Ager"?

A solo-ager is often defined as someone who is older, single, living alone, and has no adult children or grandchildren involved in their life. Some people will end up solo after the death of a spouse or child. Others may be alone because they have no relatives living nearby whom they can rely on for help. All of these people are solo-agers. With declining marriage rates and fewer children, the percentage of the population who are solo-agers is much greater than in earlier generations, and is increasing. The AARP estimates that 12 percent of the population ages 50+ in the U.S. are solo-agers, and particular groups, such as LGBTQ+ and single women, are more likely to end up aging alone.

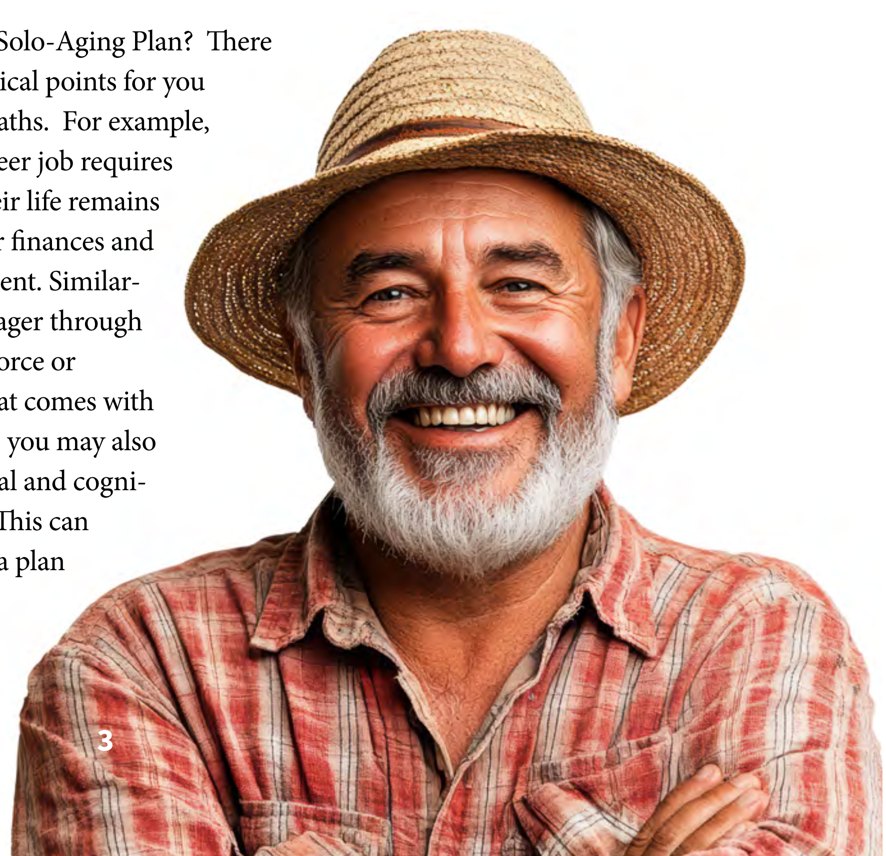
How Can This Guide Help You Better Prepare for Aging Solo?

> Of the more than 22 million older adults living alone, about 15 million are childless.
>
> --2020 U.S. Census

There are a lot of important decisions that need to be made as you prepare for retirement and aging. Without family to rely on, a solo-ager needs to take charge of their own future happiness and security. You should have a plan in place that covers retirement finances, housing, healthcare, physical and cognitive limitations, and legal matters. Admittedly, these are not easy decisions, and they can seem a bit overwhelming at first. Taking your time to research alternatives, obtain necessary advice, and setting things up in advance will allow you to gradually implement the plan as you age. In the future, you should also regularly revisit and update certain elements of your plan.

This guide is designed to help you navigate this process by providing information about decisions in several key planning areas. Although these topics are important for everyone, solo-agers face unique challenges because they don't have family members who will step in to help in the event that they experience physical and/or cognitive decline. With advance preparation, however, you can maintain your choices and live life on your own terms.

When should you start working on your Solo-Aging Plan? There are several times of transition that are logical points for you to consider your choices and forge new paths. For example, many people find that retiring from a career job requires that they make changes to ensure that their life remains fulfilling. A common goal is to have their finances and legal documents in order prior to retirement. Similarly, the point at which you become a solo-ager through the loss of a spouse, whether through divorce or death, is an important transition point that comes with challenges and opportunities. As you age, you may also experience a transition from good physical and cognitive health to one with more limitations. This can happen gradually or suddenly, so having a plan in place before you actually need it will



allow you adequate time to consider your choices and make decisions. All of this boils down to the following: it's never too late to put together your solo-aging plan.

Each of the topic areas in this Decision Guide will highlight the key issues for solo-agers, steps that should be taken at different stages, where to find useful resources, and checklists to keep you on track.

Components of My Solo-Aging Plan